

**EPISODE 1586**

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**FT:** So Money episode 1586, redefining prosperity with Ruchi Pinniger, Founder and CEO of Watch Her Prosper.

***RP:** When you think about spirituality, it's simply the recognition that there's something much bigger than us at play here, right? It's not just us. Our world wants us to believe we're just humans running around in lack, in our not-enoughness, in our scarcity. But spirituality is the acknowledgment that there's something greater. There's a higher power. And whether that's the universe or God or whatever speaks to you, I personally believe in both, I talk about the universe a lot. And the realization that there's something bigger, it really helps you to know you're supported, and like anything you want is available to you."*

[INTRO]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. When you think about the word prosperity, what comes to mind? When you think about manifesting, what comes to mind? If you're like me, these words spark curiosity. Let's talk about it. Let's talk about prosperity and what it means today. When so many people are living paycheck to paycheck, it doesn't feel like we're ever going to get ahead. Then what about manifesting? Do I believe in this? Can it really work?

My guest today is Ruchi Pinniger. She's Founder and CEO of Watch Her Prosper. After 20 years in the corporate world, primarily on Wall Street, Ruchi was called to work with women to ensure that they live their most prosperous lives. Her approach to money is a holistic one, and she works with clients to provide financial guidance, business advisory, bookkeeping, and tax time readiness, all with a twist of spirituality and mindset. So we're going to talk about how we define

spirituality, how it impacts our money, how should we think about prosperity, and what's really happening when you're manifesting something. Here's Ruchi Pinniger.

[INTERVIEW]

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**FT:** Ruchi Pinniger, welcome to So Money, my new friend. Y'all, I've made a new friend in Ruchi. You can do this in your 40s. I highly encourage it and in your 50s and beyond. I used to think I have to collect all these friends in my 20s. These are going to be my people for the rest of my life. I'm happy to say that in recent years, I have made some incredible, warm, friendly connections. Ruchi, I'm just so glad that you have time to be on the show because you're a busy lady.

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**RP:** Well, we all are, and I'm so excited to be here. I want to talk about redefining prosperity because I think it's such a beautiful topic. So I'm glad to be here, and thank you for having me.

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**FT:** Yes. It's a topic that's very important to us here in the So Money community. We've often done episodes on what is enough. What is enough? That's not a straightforward calculation, but we like to unpack the complexities in our personal financial lives. This idea of prosperity, I think, too, is an intangible – it can feel intangible. It's deeply personal.

You are the Founder of Watch Her Prosper. Everybody, I will put the link in our show notes, [watchherprosper.com](http://watchherprosper.com), where you're on a mission to specifically help, you call them, service-based entrepreneurs, heart-centered women like yourself who want more. They know that there is more for them out there, but they're just so in it. There's a lack of time, a lack of resources, a lack of even thinking that they can, that feeling of I have the potential. You help them unlock a lot of that, all those important resources.

But tell us how – you worked in corporate. You worked in the financial services industry for 20 years, and this is now your new act. What are you taking from your financial services industry learnings into this new venture?

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**RP:** Well, so much. I mean, what's really beautiful is I used to want to be a therapist when I was in high school. My family sort of convinced me to go into business. I'm so excited that I did because I really have this wonderful financial backdrop essentially, right? All of this education that was on the job, but then I get to combine it now with working with women to really help them get out of their own head, get into their spirituality, and like really know what the possibilities are, and help them to make it feel safe. Because as you said, we're walking around. We're in our not-enoughness and our lack and kind of all these feelings. I love that I get to do both now, and I get to help people. Now, people call me their financial therapist.

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**FT:** Wow. Yes. We know that's a growing part of the financial services help world. Did you always feel this connection to your spirituality? Like where did your spirituality come from? I also want to talk about its role in how you help women. I don't know if everybody in the audience feels this way. I definitely don't know if I am a spiritual person, but I can definitely appreciate spirituality, and I would like to embody it more. But tell us how you came to encounter spirituality in your life.

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**RP:** Okay, for sure. I mean, I think it feels like I should rewind a little bit because who I am now is so much because of what I've been through. For me, I was raised by a single mom, and I ultimately lost both of my parents at a really young age. By 15, I was basically – I did not have parents, which is crazy. I was like you, the daughter of immigrant parents, and that already made me feel very different.

So what I really remember – I mean, I have lots of great memories about childhood. Don't get me wrong. But one of the things I really remember was all those friends and classmates that were wearing all those latest fashions like back when I was young. I mean, I just turned 50, so the Jordache jeans that I coveted and all these other designer things. I had this perception that having those material things is what created happiness or this like what looked to me from the outside like a perfect life.

Then fast-forward, working on Wall Street, and here I was like kind of successful, making money. I was like, “All right, this is my time.” So I bought that Prada bag, that one like that black nylon bag with the black triangle and the silver Prada on it. Here's the thing. It put me into debt, and I realized not only with the debt but also just that momentary validation that I found when I was like buying the bag. It didn't create the fulfillment that I had always thought it would. It wasn't like, “Oh, you buy this bag, and now you're happy, and now you've got this perfect life.” It just wasn't like that.

So that was my first I would say like aha moment, but then I essentially just continued on in my corporate journey. For many years, I was doing the things. I was getting promoted. I was making money. I was building team. But I was really feeling unfulfilled. Like I knew that there was something more for me out there. I just didn't know what that meant and what that looked like. Ultimately, I was ready to leave corporate for good, and I was totally lost. I had no idea what I wanted to do or what I was good at or what I was capable of.

I hired this coach, and she said the most beautiful thing. She said, “Use this time as a gift from the universe and just be open to listening to signs of like what it is the world really needs.” I started to really listen and embody that and get out of my head and just really listened to what was coming at me. What I heard was all these beautiful women that started businesses that were great at what they did, that were really talented, educated, but all the stories. I'm not good at the numbers. It's so lonely having a business. This is so hard.

One of those women happened to be a really good friend of mine, and I said to her, “Okay, I have time now. Let's just sit down. Let me just come into your office every week or two. Let's just jam it out and talk to me. What's going on? What are you upset about? What's stressing you out?” So we did that. After a few months, she started talking about what a difference it made.

We did all the things, all the separating her business and personal finances, getting her on an accounting system, helping her understand what she was making and spending, and raising her rates for the first time in years. She said, “This has helped me really fall in love with my business again.” I was like, “Ah, this is it.”

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**FT:** What do you think it was about that experience that made her fall in love with her business again? What was it? What was she missing?

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**RP:** I think it was control. I think it was the unknowing, right? When you're ignoring your numbers and you're ignoring your business, you really have no idea what's happening. You don't even know like what can you afford, where's your money going, right? So having – and I think a lot of people have those stories, and it does feel lonely. When you're in business on your own, right?

I remember going from corporate to having my own business. Like in corporate, you just call someone, “Oh, can I have that?” You call HR. You call IT. You go down the hall to see your colleagues. You get into business, and it can – I mean, I don't feel lonely because I've done a lot of things now to not feel lonely. In fact, I feel so fulfilled. But at the time, when I just started, I didn't know where to go, and knowing that you have that support makes such a difference.

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**FT:** So that friend and her breakthroughs said something to you that maybe you have a talent, and you have something to scale here. So what happens next?

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**RP:** So what happens next? Great question because what happened next is she started telling everyone about me. “You have to talk to my friend, Ruchi. She did this. She did that.” So there

was one woman who said, “I need a Ruchi in my life. I need to meet this woman.” We had this meeting. We had this consult. She told me all her woes, what was going on, what was stressing her out. We were really at the time focused more on finances. It wasn't until later that we started the spiritual and all the other. I said to her, “I can help you. Let's do it.” She got tears in her eyes, and she said, “I feel like an angel sent you.” I was like, “That's it. This is it. This is my aha moment.” That was when I knew I was meant to do this. This was my calling.

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**FT:** You know, this reminds me of my mom when she moved here, an immigrant, 19 years old, didn't speak the language, new to motherhood, new to marriage, new to being a young woman in her body in America. I always say that for my mom, and I think a lot of women of her generation, but even still as I'm hearing you say that the game changer for us can just be literally one person saying, “What do you want,” and the important follow-up to that which, “How can I help?”

Those two questions we may take for granted because we're helpers. We are always asking people this. We're always offering ourselves to others. But remember that there are people out there that just don't get that from anyone. They don't get the recognition in them that there is potential. They don't get someone saying, “I want to help you.” That unsolicited or that solicited, even just that proactiveness of somebody else saying like, “I got your back.” That is life-changing.

That never quite happened for my mom in the sense that she was her biggest advocate as a result of all that. She like pushed for her own education and got things done. But imagine, too, if someone had said to her, “I'm going to help you.” You're giving this gift to your clients. When did the spirituality get into the fold? I'm curious.

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**RP:** Yes. It's a great question because it was after a few – I think I always had it in me. That one coach is who actually opened me up to spirituality and to knowing like there is something bigger. For me, though, with the clients, it was when I started to see. We've got all these great like

tactical, practical kind of results, right? We work to cut your expenses. We've got you on a regular pay schedule. You're saving for taxes. You're not behind on them. But there was still something missing.

Like I was seeing – like an example, one of my clients, we work through all of these things, and we worked on kind of creating financial revenue goals and expense goals and paying herself goals. I found we – she met the goal. A year later, we looked back, and we were like, “You did this. This is what we said we were off to do.” The thing is she made all the revenue we talked about, but her expenses kept going. She kept spending. I said to her, “There's something deeper here. This isn't just about money in, money out. There's something going on because you're not feeling – I'm pretty intuitive, right? I felt like there's something bigger here. You're not feeling safe with the money because it's coming in, and you just spend it, and you're not doing the things we're saying we need to do. You're not saving for taxes. You're not paying yourself the way we need to.”

So that opened me up. So I think that's just an example of what happens. So now, when we think about prosperity, Farnoosh, many of us think about financial success. That's where you go. You assume feeling prosperous means like you're wealthy, or you just have money, or you're successful. But I love to really have people think of prosperity in a new way. So that's why I kind of talk about this whole concept of redefining prosperity. It's not just about the green stuff. It's about all aspects of your life, particularly your well-being, your spirituality, and your relationships with people and money.

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**FT:** Your health, your resources. I call them your priceless assets. There is a fear that runs rampant in our culture of never having enough, of falling short of our potential, financial potential. I think the mistake is that we are exclusively focused on the numbers because, yes, life is expensive, and a lot of us are underpaid. So there is a truth to that. But, also, have you thought about all these other assets that you have that in their collectiveness, it gives you the permission to say, “I am prosperous. I am wealthy.” It's not because now we're creating shortcuts, or we're like lowering the bar. Now, everybody has access to prosperity. It's the truth.

Imagine you don't have the ability to use your right hand today, or you have a blistering headache, or you going through a breakup. All that sort of mental gymnastics that has to happen and physical gymnastics, that does interfere with your ability to create and focus and believe in your potential and go do all the things that then lead to money. So these things go hand in hand. Health is wealth.

On your website, you have a lot of like fun facts about yourself, and I was hoping that in there, there would be something like Ruchi really wants to be on Dancing with the Stars like I do. Or something like you talk about your board positions and your charitable work. I'm like that's incredible. That's impressive. But what does Ruchi do for fun?

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**RP:** Yes. Okay. Well, first of all, I am very spiritual. I love to read like oracle cards. I think I did one for you. We could do one later.

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**FT:** Oh, can we? Yes. By the way, it never came true. No. I mean, actually, I should say, no, I'm conflating that story with something else. But there was something that I told you that I wanted, and you're like, "It's going to happen. It's going to happen," and it didn't. But it's okay. In the moment, you made me feel better, and that's, I think, all I needed was to feel like –

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**RP:** Yes. You know what? But, also, Farnoosh, I want you to realize like – let's step back. It may not happen right now. It doesn't mean it's not going to happen. It just didn't happen right at that day that you wanted. But remember, everything's happening for your highest good. There's a reason it didn't happen, and it may happen in the future.

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**FT:** Also, like did I really want it? It was kind of like sometimes when we fear failure, we are not setting ourselves up for realistic success. The things that I want that sometimes I put so much emphasis on and put on a pedestal like, “Oh.” For example, this book, my book, *A Healthy State of Panic*. Had my exclusive ambition and my definition of success been I have to get on the New York Times bestseller list? Well, guess what? I'm going to be a huge sloppy failure because that did not happen.

But does that happen for most people? No. It's like icing on the cake. If that happens for you, that's great. But that's not the foundation of your success. The foundation of your success as an author is that you get to see it kind of take off, and people are reading it and enjoying it and making an impact, and you're showing up for people, and you're connecting. That, for me, is why I write books. It's not so that I can get external validation from gatekeepers in the literary world. I mean, that would be nice. I'm not going to be upset about it. But it's not how I'm defining the success.

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**RP:** Absolutely. Well, it's kind of like the Prada bag, right? I always thought that as soon as I had that Prada bag, it would mean that I was like living this whole perfect life. I mean, it's not the same, but you get the concept. We put so much emphasis on certain things. By the way, funny story, I was at The Drew Barrymore Show in the audience last week. Just was for fun, I posted just on my personal Facebook. So probably like some of the listeners won't have seen it on my Instagram. I posted, “Fun day yesterday. First stop audience. Next stop on stage with Drew.”

I mean, I was manifesting. I was like, “All right, this is going to happen. All right.” I was – I mean, we'll talk a little more about the whole language and universe thing in a few minutes. But I was doing that. All these people, all my friends and family were like, “That's amazing. When are you going on? What are you going to talk about?” I was like, “All right, I'm not even going to correct them because it's going to happen. One day, I'm going to go in there, and I'm going to comment. Okay. Stay tuned, y'all.”

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**FT:** Well, let's get into that and how much you believe in that and why you think it's important for us to have that faith. There are many people in the audience like me who would say, "Yes, I love that, manifesting. Put it out there. Hold yourself accountable." But there's also work that needs to happen. Like let's not just wait for the phone call, right? Just because we put – we told the universe that's what I want.

But I have had magical things like that happen to me. But is it just magic, or is it really a combination of – like what is happening actually when you put yourself out there like that, when you manifest things like that? What is actually happening?

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**RP:** Yes. I mean, that's actually – so that could be kind of us talking about this whole spirituality and prosperity, right? When you think about spirituality, it's simply the recognition that there's something much bigger than us at play here, right? It's not just us. Our world wants us to believe we're just humans running around in lack, in our not enoughness, in our scarcity. But spirituality is the acknowledgment that there's something greater. There's a higher power. Whether that's the universe or God or whatever speaks to you, I personally believe in both, I talk about the universe a lot. The realization that there's something bigger, it really helps you to know you're supported, and like anything you want is available to you.

So I love to sort of like un-complicate spirituality just in a way of kind of what I was talking about just now, which is think about what thoughts you're putting in. So I want you to sort of like recognize the thoughts and then interrupt them and reframe them. So like when you're having a negative disempowering thought or language, then interrupt yourself, and just take a moment to breathe, and then reframe it, and replace it with more empowering language.

So when you think – like I'm guilty of it, too. I mean, we all are, right? We all have kind of these thoughts in our – like taping in our head. The thing is the universe doesn't speak in negatives. So what you're putting out is what you're getting. So if you're like walking around all day in your lack and, "Oh, it's so hard. It's so hard. There's never enough," that's what you're getting. So even for me and you, Farnoosh, like we're business owners. We're mothers. We're wives. We're

friends with many people. We have families. There's so much that we're always doing, and it's really easy to get overwhelmed.

When I'm starting to feel overwhelmed, that's kind of lack, right? That's a lack feeling, a lack of time. I'll just be like, "Okay, let me breathe," and just remind myself. Put my hand on my heart. There's always time to do everything. I am time. When I do that, I sort of just feel at ease, and then I notice how everything just gets easier. So this whole manifesting thing, it's not about like the Drew Barrymore thing. It's going to happen. I mean, you and I are going to talk about it one day, and we're going to look back, right?

But it's not about just reading a mantra and going about your day. When you're thinking these thoughts, and you are really wanting to attract the things in your life, you really need to feel it in your body because your mind actually doesn't know the difference between reality and imagination. So if you're – did you know? I mean, you must know that, right? Did you know what?

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**FT:** I mean, you know when – that's true when you're like six years old. But is it still true when you're 43?

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**RP:** I mean, there's studies about it, right, where like there's basketball – think about it this way. A baseball player that is imagining, that's sitting back and closing their eyes and imagining what does it feel like. They measured the brain activity. That's the whole point. They measured the brain activity of a baseball player who's just sitting. He is closing his eyes. He is at the stadium. He's hearing the feeling of the crowd. He's feeling the chill on his arms and the goosebumps. He hits a home run. He's running the bases. He feels the air on his arms and his body. He hears the crowd cheering. That and the actual happening, the physical happening, it's a same brain activity.

So when you're thinking about what it is you want, and you're putting it out there, and you're actually feeling it in your body, then your mind starts to normalize that. It almost like gives you the confidence because you said, too. It's not just manifest and just like, "Oh, let me hang out. It's all going to come." No. There's got to be a line to action. There's got to be a line to action.

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**FT:** Really what I'm hearing, too, is this importance of slowing down. Can we just talk about that? That is something we can all aspire to do, even though it can feel impossible. Like, "How will I have the time?" But like we're not saying take hours or a day off of work. We're talking about literally seconds to just – whether it's stopping yourself and recognizing these negative thoughts, stopping to breathe more.

Someone asked me today, like how do I actually physically deal with an overwhelm of fear when I don't have the privilege of like running into a bathroom and hiding? Or I'm in public. I'm at work. I'm in a meeting. I was like, "Can you breathe? Can you breathe deeply?"

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**RP:** That's exactly – yes.

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**FT:** Imagine you're in a doctor's office with a stethoscope on your chest, and it's transformative.

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**RP:** Absolutely. It's funny. You reminded me of your awesome book, which I really loved and resonated with. Like you ran into the – I remember there was a scene where you went into the bathroom, and you cried, and you just let it all out. We don't have that luxury, right? So how do we – so this kind of goes to that pillar, that first pillar with the redefining prosperity is your wellbeing. Like are you caring for yourself, right?

We are in a society that is like, “Go, go, go.” Overscheduling, no break, and like the whole being busy makes me valuable. That doesn't work, right? That doesn't work anymore. We need to take breaks and add self-care into our routine. Self-care adds ease and I know. Like I know sometimes it costs money to take care of yourself. But just knowing that it's safe to spend money to take care of yourself. That could look different to each of us, right? We all have different budgets, and we all have different things that make us feel fulfilled and well and at ease. So for some people, it's just like getting your nails done on a regular basis.

I love getting massages personally or getting away, whether it's yourself, whether it's with loved ones or others. Whatever it is you can do. It makes me think about actually a client. We were having a chat recently, and she said to us. It was a colleague of mine and our client were meeting. She said, “You know what?” Because we were talking to her about her expenses and her Moneypennys and this and that. She said, “You know what? You're the first team that I felt really safe with. Like every other financial person who's worked with me made me feel judged or judged me because I like to get my nails done.”

I said to her, “No. That's what we want for you. We want you to have everything you could possibly want literally in the whole world. So if you want to have like massages and get your nails done and do all these things for you, we want to help you to get that, and like we want to remind you of that, and let's add a self-care line item in your budget.” So we did. Because when you care for yourself and you give yourself that mental space, that's actually how you open yourself up to your intuition, to your higher self. That's what allows you to really envision what it is you want for your life.

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**FT:** Yes. Using your money to create space and to create this space to think about what's important to you, to reflect, to turn inward and giving yourself permission, compartmentalizing. We've talked about some tools here already like visualization, compartmentalizing. This is the action. This is the action that we know psychologically works. When you compartmentalize, for example, goals, then I hear from people, and I've experienced this myself. You don't feel as though you are making not smart tradeoffs. You're not taking money out of the – putting your hand in the cookie jar. You have designated buckets for these things. So if you want to go self-

indulge, you've saved money for it, that is not coming out of retirement. You know that now because you have labeled it, and it's in its own safe place.

Ruchi, tell us how we can learn more about you, how we can work with you. I'm so excited to see you at my Luminary event tomorrow night. We're, of course, airing this after the Luminary event, but one of my last book stops in New York, and happy to be able to connect with you and so many amazing women at Luminary. But for all of us who are not in the New York area but want to learn more about you, how do we do it?

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**RP:** Awesome. Yes. So you can go to my Instagram and stay connected there for just sort of spiritual, tactical advice. I'm at @watchherprosper. – @watchherprosper Sorry, @watchherprosper. If you want to continue on this journey to prosperity that we've been talking about, you can go ahead over to your computer or your phone. Go to [iwanttoprosper.com](http://iwanttoprosper.com), and you can download my free workbook. That's Journey to Prosperity. Just continue on because we didn't get to talk a lot about the money piece either. There are some stuff about your relationship with money and really going deeper there because that's also so important.

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**FT:** Yes. We have 30 minutes on this show. I just try to fill it. I just go where it feels like we're going but, yes, so much more in store. Just I will put those links in our show notes as well. So if you didn't catch that, listeners, don't worry. It's all there for you.

Ruchi Pinniger, thank you so much.

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**RP:** Thank you so much. It was really great to be here with you and your listeners. I really appreciate it.

[END OF INTERVIEW]

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**FT:** Thanks so much to Ruchi for joining us. Her website, if you'd like to learn more, is [watchherprosper.com](http://watchherprosper.com). You can also follow her on Instagram @watchherprosper. I'll see you back here on Friday for Ask Farnoosh. I'm going to be joined by special co-host Hilary Hendershott, who is the Founder of Hendershott Wealth Management. She's a friend of the show, and we're going to tackle some money questions, including what is going on with the stock market these days. Is this pullback seasonal? Or are there some real issues at play? I'm going to get some answers for us. Stick around. I hope your day is So Money.

[END]